

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Scot Alan Sappington  
Debtor

Case No. 18-04296-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Sep 28, 2023

User: AutoDocke  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 30, 2023:**

Recip ID	Recipient Name and Address
db	+ Scot Alan Sappington, 3 Scarborough Fair, Stewartstown, PA 17363-9188
5117939	+ B J's, Bankruptcy Department, PO Box 183043, Columbus, OH 43218-3043
5117944	+ Loan Depot, 26642 Towne Centre Drive, Foothill Ranch, CA 92610-2808
5117945	Market Place Loan Trust, PO Box 1719, Portland, OR 97207-1719

TOTAL: 4

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: AISACG.COM	Sep 28 2023 22:37:00	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: tg@purchasedebt.com	Sep 28 2023 18:40:00	Grassy Sprain Group, Suite C-11 #217, 9858 Clint Moore Rd, Boca Raton, FL 33496-1034
cr	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Sep 28 2023 18:40:00	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
cr	+ Email/Text: SLSBKNotices@nationalbankruptcy.com	Sep 28 2023 18:40:00	Specialized Loan Servicing LLC, 14841 Dallas Pkwy Suite 425, Dallas, TX 75254-8067
5117940	EDI: CAPITALONE.COM	Sep 28 2023 22:37:00	Capital One, PO Box 71083, Charlotte, NC 28272-1083
5117941	+ EDI: CAPONEAUTO.COM	Sep 28 2023 22:37:00	Capital One Auto Finance, 3901 Dallas Pkwy, Plano, TX 75093-7864
5119896	+ EDI: AISACG.COM	Sep 28 2023 22:37:00	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5129162	+ EDI: AISACG.COM	Sep 28 2023 22:37:00	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
5127892	EDI: CAPITALONE.COM	Sep 28 2023 22:37:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
5153170	Email/Text: ECMCBKNotices@ecmc.org	Sep 28 2023 18:40:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408
5153171	Email/Text: ECMCBKNotices@ecmc.org	Sep 28 2023 18:40:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408, Educational Credit Management Corporatio, P.O. Box 16408, St. Paul, MN 55116-0408
5144060	+ Email/Text: tg@purchasedebt.com	Sep 28 2023 18:40:00	Grassy Sprain Group, Suite C-11 No. 217, 9858 Clint Moore Rd, Boca Raton, FL 33496, Grassy Sprain Group, Suite C-11 No. 33496-1034
5144059	+ Email/Text: tg@purchasedebt.com	Sep 28 2023 18:40:00	Grassy Sprain Group, Suite C-11 No. 217, 9858

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			Clint Moore Rd, Boca Raton, FL 33496-1034
5117942	EDI: IRS.COM	Sep 28 2023 22:37:00	IRS, Special Procedures, PO Box 12051, Philadelphia, PA 19105
5126492	Email/PDF: resurgentbknotifications@resurgent.com	Sep 28 2023 18:49:06	LVNV Funding, LLC its successors and assigns as, assignee of Capital One Bank (USA), N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5117943	+ EDI: LENDNGCLUB	Sep 28 2023 22:37:00	Lending Club, 71 Stevenson Street, Suite 300, San Francisco, CA 94105-2985
5141613	+ Email/Text: BKelectronicnotices@cenlar.com	Sep 28 2023 18:40:00	LoanDepot.com, LLC, c/o Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430
5117946	Email/Text: electronicbkydocs@nelnet.net	Sep 28 2023 18:40:00	Nelnet, PO Box 2970, Omaha, NE 68103-2970
5125564	^ MEBN	Sep 28 2023 18:37:44	Nelnet on behalf of ASA, Po Box 16129, St. Paul, MN 55116-0129
5142541	EDI: PRA.COM	Sep 28 2023 22:37:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5118336	+ EDI: RECOVERYCORP.COM	Sep 28 2023 22:37:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5117947	EDI: RMSC.COM	Sep 28 2023 22:37:00	Sams Club, PO Box 965005, Orlando, FL 32896-5005
5211478	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Sep 28 2023 18:40:00	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
5131022	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Sep 28 2023 18:40:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 24

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
5211479	*+	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 30, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 28, 2023 at the address(es) listed below:**

<b>Name</b>	<b>Email Address</b>
Chad J. Julius	on behalf of Debtor 1 Scot Alan Sappington cjulius@ljacobsonlaw.com egreene@ljacobsonlaw.com;r63089@notify.bestcase.com;dshade@ljacobsonlaw.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Loandepot.Com LLC bkgroup@kmlawgroup.com
James H Turner	on behalf of Debtor 1 Scot Alan Sappington pat@turnerandoconnell.com
James H. Turner	on behalf of Debtor 1 Scot Alan Sappington pat@turnerandoconnell.com notices@UpRightLaw.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 6

**Information to identify the case:**

Debtor 1

Scot Alan Sappington

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-3290

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:18-bk-04296-HWV

12/18

**Order of Discharge****IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Scot Alan Sappington

9/28/23**By the  
court:**Henry W. Van Eck, Chief Bankruptcy  
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**